

# DI + ROP: A Winning Combination

## Income Protection if You Need It. Cash Back if You Don't.

Your ability to work and earn a paycheck is one of your most valuable assets – that's why you should help protect it with disability income insurance (DI). But, what if you never need to use your policy? There's a simple solution – the Return of Premium (ROP) Rider from Illinois Mutual.

Illinois Mutual has returned over \$203 million to policyowners with return of premium since 1972!

*As of 12/31/23*

Mike<sup>1</sup>, a 35-year-old non-tobacco user, is interested in a DI policy, but is reluctant to pay for something he may not use. He's looking for a 90-day elimination period with a To Age 67 benefit period.

**Paying an additional \$18.15 per month for ROP gives Mike the opportunity to receive a return of premium of up to \$19,804.80 at age 67.**

No premium is returned if Mike cancels his DI policy within the first 4 years. After the fourth policy year but before age 65, he may be eligible for a return of a portion of the premiums paid. If he receives benefits under his policy over the years, the ROP amount would be reduced by the amount of benefits paid or pending.

An Example of How DI + ROP can work:

| With ROP   | Without ROP |
|--|-------------|
| Total Monthly Premium<br>(for \$2,000/month in Monthly Benefits) |             |
| \$54.46  | \$36.31     |
| Total Return of Premium at Age 67<br>(assuming no claim(s) paid) |             |
| <b>\$19,804.80</b>   | \$0.00      |



Illinois Mutual has offered income protection since 1956. Their DI plan and ROP Rider are shaped by your needs and their decades of expertise.

Contact me to discuss how DI and ROP could help protect your income.

<sup>1</sup>For illustration purposes only. Actual benefits and premium rates are determined individually and are subject to underwriting results. Age, health, occupation, and gender can impact premium rates. Options have an additional cost. Availability of some features and options may vary by state, benefit period and occupation class. Sample illustrations based off of occupation class 5, IL rates, non-tobacco user, no health concerns, standard height and weight.





*Please note, product availability and features may vary by state. Policy Language controls. Refer to the policy for details, limitations, exceptions and reductions.*

**Total Disability**

*Total Disability\* for any one period of disability starting while this policy is in force means:*

- a. During the first 24 months, your inability to perform the substantial and material duties of your occupation and you are not engaged in any other occupation for wage or profit.*
- b. After 24 months, your inability to perform the substantial and material duties of any occupation for wage or profit in which you might expect to be engaged with due regard to your education, training, experience and you are not engaged in any occupation for wage or profit.*

*\*Definition of Total Disability differs in LA and UT. See policy for complete terms of coverage.*

**Pre-Existing Condition Limitation**

*During the first 2 years after the Date of Issue, this Policy will not pay benefits: (1) for any conditions diagnosed or treated by a physician within 2 years prior to the Date of Issue; or (2) for any condition which caused symptoms within 2 years prior to the Date of Issue that would have caused an ordinarily prudent person to seek medical diagnosis, care or treatment. One year in MN, MT, NC, ND and VA; nine months in NH; no pre-existing time frame applicable in NM.*

**Exceptions and Reductions**

*We will not pay benefits for disability that results (a) from normal pregnancy or childbirth (not excluded in KS); (b) from intentionally self-inflicted injury or sickness; (c) from your commission or attempted commission of a felony; (d) from war, declared or not; (e) from any military service, except during active duty for training of less than 60 days. The pro rata premium will be refunded for a period during which you are not covered for such military reason; or (f) we will not pay benefits while you are incarcerated in any penal or correctional institution (not applicable in MN, ND, NJ or VA.).*

**Limited Benefits for Mental or Nervous Disorders, Alcoholism or Drug Abuse**

*The total amount payable under the policy for total disability caused or contributed to by a mental or nervous disorder or alcoholism or drug abuse shall not exceed a cumulative lifetime maximum of 24 months (not applicable in VT).*

**Limited Benefits for Foreign Travel**

*If Totally Disabled due to an injury or sickness sustained or continued while outside of the United States, Canada or Mexico, the Maximum Total Disability Benefit Period will be limited to 90 days. After the 90 day period, benefits will not be paid until returning to the United States, Canada or Mexico. Any benefits paid will be deducted from the remaining period of disability if you are still Totally Disabled upon your return to the United States, Canada or Mexico.*

*Policy Form DI105, Disability Income Policy; Policy Form 9266, Return of Premium Rider*

*Not available in AK, CA, DC, HI, NM or NY. Coverage and availability may vary in other states.*

*For costs and details of coverage, limitations, exclusions and terms, contact your agent or Illinois Mutual.*

**C9583 (6/21)**

*Edited 2/24*